

Walter O'Cheskey  
 Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 ABILENE DIVISION

IN RE:

PHILIP ROBERT MEETZE JR  
 MELISSA PUENTE MEETZE

CASE NO: 10-10234-RLJ-13

HEARING DATE: 5/9/2011

HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
016 0 U	CHASE	\$270.00	021 0 U	HSBC	\$1,199.00
025 0 U	PREFERRED CREDIT INC	\$967.00	029 0 U	UNITED SVCS OF AMERICA	\$1,822.00

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b><u>SECURED CREDITORS</u></b>							
008 0	CHRYSLER FINANCIAL SERVICES	2007 DODGE GRAND CARAVAN	\$5,703.72	\$10,775.00	6.00%	44	\$150.72 PAID BY TRUSTEE
011 0	TOYOTA MOTOR CREDIT CORPORATION	2007 TOYOTA YARIS - LISTED AS 2006	\$12,750.70	\$12,601.00	10.00%	44	\$403.17 PAID BY TRUSTEE
012 0	TAYLOR CO CENTRAL APPRAIS DIST	2010 PROPERTY TAXES	\$0.00	\$89,847.00			PD DIRECT BY DEBTOR
014 0	USAA FEDERAL SAVINGS BANK	HOMESTEAD	\$0.00	\$88,847.00			PD DIRECT BY DEBTOR
022 0 *	HSBC BANK NEVADA		\$546.22	\$0.00	8.00%	1	\$25.93 PAID BY TRUSTEE
Debt provided unsecured; claim filed secured. See Trustee's Modification below							

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
010 0 U *	DELL FINANCIAL SERVICES	\$2,551.37	011 1 U	TOYOTA MOTOR CREDIT CORPORATION	\$149.70
	<i>PURCHASES</i>			<i>SPLIT CLAIM/2006 TOYOTA YARIS</i>	
	<i>Debt provided secured; claim filed unsecured</i>				
015 0 U	CANDICA LLC	\$1,180.14	017 0 U	CR EVERGREEN LLC	\$417.80
	<i>PURCHASES/CAPITAL ONE</i>			<i>PURCHASES/CHASE BANK USA</i>	
018 0 U	ECAST SETTLEMENT CORPORATION	\$4,296.31	019 0 U	PRA RECEIVABLES MANAGEMENT	\$493.06
	<i>PURCHASES</i>			<i>PURCHASES/OLD NAVY</i>	
020 0 U	GE MONEY BANK	\$116.59	022 1 U	HSBC BANK NEVADA	\$521.73
	<i>PURCHASES/THE GAP</i>			<i>SPLIT CLAIM/BEST BUY</i>	

023 0 U	CHASE BANK USA NA	\$218.64	024 0 U	AAFES MIL STAR / EXCHANGE	\$7,203.33
	<i>PURCHASES/KOHL'S</i>			<i>PURCHASES</i>	
026 0 U	PRA RECEIVABLES MANAGEMENT	\$484.49	027 0 U	PRA RECEIVABLES MANAGEMENT	\$5,385.41
	<i>PURCHASES/GEMB SAMS CLUB</i>			<i>PURCHASES/SEARS</i>	
028 0 U	PRA RECEIVABLES MANAGEMENT	\$370.22	038 0 U *	HSBC BANK NEVADA	\$686.29
	<i>PURCHASES</i>			<i>PURCHASES</i>	
				<i>Not provided for in confirmed plan.</i>	
043 0 U *	USA FEDERAL CREDIT UNION	\$778.34	044 0 U *	USA FEDERAL CREDIT UNION	\$1,000.00
	<i>PURCHASES</i>			<i>PURCHASES</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	
052 0 U *	HSBC BANK NEVADA NA	\$534.44	055 0 U *	FORD MOTOR CREDIT COMPANY	\$5,226.05
	<i>PURCHASES</i>			<i>AUTO DEFICIENCY BALANCE</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

HSBC's \$546.22 claim, clerk's claim #17, shall be valued at \$24.49 and paid 8% interest with a single payment of \$25.78, the balance of the claim shall be treated as a timely filed general unsecured claim paid on a pro rata basis along with the other timely filed general unsecured claims.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 5/9/2011 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 2000, 3RD AND PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 3/1/2011

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AAFES / MIL STAR / EXCHANGE C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374  
BASSEL & WILCOX PO BOX 11509 FORT WORTH TX 76110  
CANDICA LLC C/O WEINSTEIN & RILEY PS PO BOX 3978 SEATTLE WA 98124  
CAPITAL ONE AMERICAN INFOSOURCE PO BOX 54529 OKLAHOMA CITY OK 73154  
CHASE 800 BROOKSEDGE BLVD WESTERVILLE OH 43081  
CHASE BANK USA NA C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374  
CHASE PO BOX 15298 WILMINGTON DE 19850  
CHRYSLER FINANCIAL 1 BLUE HILL PLZ STE 15 PEARL RIVER NY 10965  
CHRYSLER FINANCIAL 27777 INKSTER RD FARMINGTON HILLS MI 48334  
CHRYSLER FINANCIAL SERVICES PO BOX 9001897 LOUISVILLE KY 40290  
CITIFINANCIAL 300 SAINT PAUL PL BALTIMORE MD 21202  
CITIFINANCIAL INC PO BOX 140489 IRVING TX 75014  
CR EVERGREEN LLC MS 550 PO BOX 91121 SEATTLE WA 98111  
DELL FINANCIAL SERVICES ATTN BANKRUPTCY DEPT PO BOX 81577 AUSTIN TX 78708  
DELL FINANCIAL SERVICES C/O RESURGENT CAPITAL SERVICES PO BOX 10390 GREENVILLE SC 29603  
ECAST SETTLEMENT CORPORATION PO BOX 29262 NEW YORK NY 10087  
FORD MOTOR CREDIT COMPANY DRAWER 55-953 CHAPTER 13 PO BOX 55000 DETROIT MI 48255  
FORD MOTOR CREDIT COMPANY PO BOX 6275 DEARBORN MI 48121  
GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131  
GEMB PO BOX 103104 ROSWELL GA 30076  
GEMB PO BOX 981400 EL PASO TX 79998  
HSBC ATTN BANKRUPTCY DEPARTMENT PO BOX 5213 CAROL STREAM IL 60197  
HSBC BANK NEVADA C/O PRA RECEIVABLES MANAGEMENT PO BOX 12907 NORFOLK VA 23541  
HSBC BANK NEVADA NA BASS & ASSOCIATES PC 3936 FT LOWELL SUITE 200 TUCSON AZ 85712  
HSBC BANK NEVADA NA C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 12907 NORFOLK VA 23541  
HSBC PO BOX 5263 CAROL STREAM IL 60197  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
KOHLS ATTN RECOVERY PO BOX 3120 MILWAUKEE WI 53201  
MCCREARY VESELKA BRAGG & ALLEN PO BOX 1269 ROUND ROCK TX 78680  
MICHAEL REED MCCREAY VESELKA ET AL PO BOX 1269 ROUND ROCK TX 78680  
MICHAEL REED OR LEE GORDON PO BOX 1269 ROUND ROCK TX 78680  
MILITARY STAR ATTN: BANKRUPTCY PO BOX 6250 MADISON WI 53716  
MONTE J WHITE & ASSOCIATES PC ATTORNEY AT LAW ABILENE 402 CYPRESS SUITE 310 ABILENE TX 79601  
PHILIP ROBERT MEETZE JR & MELISSA PUENTE MEETZE 3749 OLDHAM LANE ABILENE TX 79602  
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
PREFERRED CREDIT INC PO BOX 1679 ST CLOUD MN 56302  
SAMS CLUB BANKRUPTCY PO BOX 105968 ATLANTA GA 30348  
SEARS/CBSD 701 EAST 60TH ST N SIOUX FALLS SD 57104  
TARGET NATIONAL BANK C/O WEINSTEIN & RILEY PS 2001 WESTERN AVENUE STE 400 SEATTLE WA 98121  
TARGET PO BOX 9475 MINNEAPOLIS MN 55440  
TAYLOR CO CENTRAL APPRAIS DIST 1534 S TREADAWAY BLVD ABILENE TX 79602  
TOYOTA MOTOR CREDIT CORPORATION 5005 NORTH RIVER BLVD NE CEDAR RAPIDS IA 52411  
TOYOTA MOTOR CREDIT CORPORATION PO BOX 8026 CEDAR RAPIDS IA 52408  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
UNITED SVCS OF AMERICA 9999 WILLOW CREEK RD SAN DIEGO CA 92131  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
USA FEDERAL CREDIT UNION ATTENTION BANKRUPTCY PO BOX 26339 SAN DIEGO CA 92196  
USAA FEDERAL SAVINGS BANK 3451 HAMMOND AVE WATERLOO IA 50702  
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242